

IN RE:

MICHAEL N. PALM
LEE ANN PALM

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-20303

Chapter 13

Document No.: 100

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 16th day of April, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
4/16/24 12:08 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE dmr

In re:
Michael N. Palm
Lee Ann Palm
Debtors

Case No. 17-20303-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 16, 2024

Form ID: pdf900

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael N. Palm, Lee Ann Palm, 1337 Beverly Road, McKeesport, PA 15133-3607
cr	+ South Allegheny School District, /co Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14355322	+ County of Allegheny, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
14355324	Ditech Mortgage, P.O. Box 6172, Rapid City, SD 57709
14355325	+ Easy Pay Car Finance, PO Box 2549, Carlsbad, CA 92018-2549
14355327	+ FMA Alliance LTD, 11811 North Freeway, Suite 900, Houston, TX 77060-3292
14355329	Jefferson Regional Medical Center, PO Box 3475, Toledo, OH 43607-0475
14355334	+ South Allegheny School Dist & Portvue, c/o Kratzenberg, Lazzaro, Lawson, 546 Wendel Road, Irwin, PA 15642-7539

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Apr 16 2024 23:51:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: bncmail@w-legal.com	Apr 16 2024 23:52:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
cr	+ Email/Text: RASEBN@raslg.com	Apr 16 2024 23:51:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14355318	+ Email/Text: kristin.villneauve@allianceoneinc.com	Apr 16 2024 23:50:00	Alliance One, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
14963664	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2024 23:50:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14355320	^ MEBN	Apr 16 2024 23:38:50	CBCS, PO Box 2724, Columbus, OH 43216-2724
14394507	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 16 2024 23:51:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14355319	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2024 23:58:53	Carson Smithfield, PO Box 9216, Old Bethpage, NY 11804-9016
14521211	+ Email/Text: bankruptcy@cavps.com	Apr 16 2024 23:52:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14395624	+ Email/Text: ebnjts@grblaw.com	Apr 16 2024 23:51:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14355323	+ Email/PDF: creditonebknofications@resurgent.com	Apr 16 2024 23:59:35	Credit One, P.O. Box 98872, Las Vegas, NV

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Case Number	Communication Type	Recipient	Date/Time	Description
14361840	Email/Text	mrdiscen@discover.com	Apr 16 2024 23:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14519699	+ Email/Text	kburkley@bernsteinlaw.com	Apr 16 2024 23:52:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14355326	^	MEBN	Apr 16 2024 23:37:22	ERC, PO Box 1259, Dept. 98696, Oaks, PA 19456-1259
14355328	+ Email/Text	bankruptcy@huntington.com	Apr 16 2024 23:52:00	Huntingdon National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14355321	Email/PDF	ais.chase.ebn@aisinfo.com	Apr 17 2024 00:00:29	Chase, P.O. Box 15299, Wilmington, DE 19850
15600729	+ Email/PDF	resurgentbknotifications@resurgent.com	Apr 16 2024 23:59:34	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14381891	Email/PDF	resurgentbknotifications@resurgent.com	Apr 16 2024 23:59:01	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14382002	Email/PDF	MerrickBKNotifications@Resurgent.com	Apr 16 2024 23:58:53	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14411531	+ Email/Text	bankruptcydpt@mcmcg.com	Apr 16 2024 23:52:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14355332	Email/PDF	Citi.BNC.Correspondence@citi.com	Apr 16 2024 23:59:44	NTB, P.O. Box 6003, Hagerstown, MD 21747
14355330	^	MEBN	Apr 16 2024 23:37:20	National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
14355331	+ Email/Text	ngisupport@radiusgs.com	Apr 16 2024 23:51:00	Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
14638817	Email/PDF	PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2024 00:00:06	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14355333	+ Email/PDF	ais.sync.ebn@aisinfo.com	Apr 16 2024 23:59:56	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14393656	+ Email/Text	Bankruptcy@keystonecollects.com	Apr 16 2024 23:51:00	Port Vue Borough, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14386294	Email/Text	bnc-quantum@quantum3group.com	Apr 16 2024 23:51:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14355335	Email/Text	amieg@stcol.com	Apr 16 2024 23:50:00	State Collections, 2509 S. Stoughton Road, Madison, WI 53716
14953511	+ Email/Text	bncmail@w-legal.com	Apr 16 2024 23:52:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14393645	+ Email/Text	Bankruptcy@keystonecollects.com	Apr 16 2024 23:51:00	South Allegheny School District(Port Vue Borough), c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14355336	+ Email/PDF	ais.sync.ebn@aisinfo.com	Apr 17 2024 00:13:43	Synch/Lowes, PO Box 965005, Orlando, FL 32896-5005
14357189	+ Email/Text	bankruptcy@huntington.com	Apr 16 2024 23:52:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
15628844	+ Email/Text	RASEBN@raslg.com	Apr 16 2024 23:51:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
15453944	+ Email/Text	bkteam@selenefinance.com	Apr 16 2024 23:51:00	U.S. Bank Trust National Association, et al., C/O SELENE FINANCE LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

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14423170

Email/Text: BNCnotices@dcmsservices.com

Apr 16 2024 23:51:00

University of Pittsburgh Physicians, PO Box 1123,
Minneapolis MN 55440-1123

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		U.S. Bank Trust National Association, Not In Its I
cr		U.S. Bank Trust National Association, not in its i
cr		Wilmington Savings Fund Society, FSB, as trustee o
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor South Allegheny School District jlc@mbm-law.net
Michelle L. McGowan	on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For Rcf2 Acquisition Trust mimcgowan@raslg.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association mimcgowan@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Joint Debtor Lee Ann Palm shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Michael N. Palm shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 13